

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Dwinel M Belfort
Sharetta M Belfort**

Case No.: **19-16052**
Judge: **Hon. Christine M. Gravelle, USBJ**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☐ Motions Included

☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: **March 26, 2019**

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JMG Initial Debtor: DMB Initial Co-Debtor SMB

Part 1: Payment and Length of Plan

a. The debtor shall pay 200.00 Monthly to the Chapter 13 Trustee, starting on April 1, 2019 for approximately 6 months, then pay 766.00 Monthly to the Chapter 13 Trustee, starting on October 1, 2019 for approximately 24 months, then pay 1,066.00 Monthly to the Chapter 13 Trustee, starting on October 1, 2021 for approximately 12 months, and then pay 1,500.00 Monthly to the Chapter 13 Trustee, starting on October 1, 2022 for approximately 18 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☒ Other sources of funding (describe source, amount and date when funds are available):
See Part 1e below for explanation of tiers in plan.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:
Auto Lease payment will terminate in 6 months to make increased trustee payment of \$766.00 beginning 10/1/2019. Effective October 1, 2021, payment increase to \$1,066.00 per month for 24 months is based on reduction in child care expenses when oldest child enters part-time kindergarten. Further increase to \$1,500.00 per month for 18 months beginning 10/1/2022 is based on elimination of older child child care when in full time school. In all allowances, includes some child aftercare due to full-time employment by Debtors.

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Justin M. Gillman, Esq.	Attorney Fees	1,981.00
Internal Revenue Service (IRS)	Taxes and certain other debts	11,070.20

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Pnc Mortgage	78 Wolff Ave. Edison, NJ 08837 Middlesex County	40,345.30	0.00	40,345.30	1,813.95

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an

unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Nissan Motor Acceptance

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$____ to be distributed *pro rata*
- ☒ Not less than 0% percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions

- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being modified:..

Explain below why the plan is being modified: To address claims and objections.	Explain below how the plan is being modified: Tiered payments based on future elimination of child care expenses. Addresses filed claims by PNC and IRS. Rejection of auto lease with GM Financial.
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$200.00 per month for 6 months, then \$766.00 per month for 24 months, then \$1,066.00 per month for 12 months, then \$1,500.00 per month for 18 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: August 1, 2019

/s/ Dwinel M Belfort

Dwinel M Belfort

Debtor

Date: August 1, 2019

/s/ Sharetta M Belfort

Sharetta M Belfort

Joint Debtor

Date August 1, 2019

/s/ Justin M. Gillman, Esq.

Justin M. Gillman, Esq.

Attorney for the Debtor(s)

Certificate of Notice Page 8 of 10

United States Bankruptcy Court
District of New JerseyIn re:
Dwinel M Belfort
Sharetta M Belfort
DebtorsCase No. 19-16052-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 76

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db/jdb
aty
518216351
518141976
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518142005
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518285231
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518142061
518142060

+Dwinel M Belfort, Sharetta M Belfort, 78 Wolff Ave., Edison, NJ 08837-3311
+Don J Knabeschuh, 5090 Richmond Ave., #472, Houston, TX 77056-7402
+ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
+Aes/njhighed, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
+Aes/njhighed, Po Box 61047, Harrisburg, PA 17106-1047
+American General Financial/Springleaf Fi, Po Box 912, Toms River, NJ 08754-0912
+CORNERSTONE EDUCATION LOAN SERVICES, PO BOX 145132, SALT LAKE CITY UT 84114-5132
(address filed with court: Cornerstone/American Education Services, Pob Box 145122, Salt Lake City, UT 84114)
+Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
+Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
+Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641
+Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
+Cornerstone/American Education Services, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
+Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329
+Eos Cca, Po Box 981008, Boston, MA 02298-1008
Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
+Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
+Jared/Sterling Jewelers, Attn: Bankruptcy, Po Box 3680, Akron, OH 44309-3680
+KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
+MemberSource Credit Union, 10100 Richmond Avenue, Houston, TX 77042-4208, Attn: Erika Sanchez
+Membersource Credit Un, 10100 Richmond Ave, Houston, TX 77042-4208
+Middlesex County Sheriff's Office, 701 Livingston Ave., P.O. Box 1188, New Brunswick, NJ 08903-1188
+Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
+Nissan Motor Acceptance, Po Box 660360, Dallas, TX 75266-0360
+Nissan Motor Acceptance, Attn: Bankruptcy Dept, Po Box 660360, Dallas, TX 75266-0360
+PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
+PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
+Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
+Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0272)
+Selip & Stylianou, LLP, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653-0914
+Selip & Stylianou, LLP, 10 Forest Avenue, Suite 300, PO Box 914, Paramus, NJ 07653-0914
+St. Peter's Medical Ctr., Certified Credit & Collection Bureau, P.O. Box 1750, Whitehouse Station, NJ 08889-1750
+St. Peter's University Hospital, 254 Easton Ave., New Brunswick, NJ 08901-1766
+State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111, Trenton, NJ 08645-0111
+Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223
+Td Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223
TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
+US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
+US Dept of Education, Po Box 5609, Greenville, TX 75403-5609
+Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
+Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg
E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2019 01:15:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg
+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 10 2019 01:15:49 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518141982
+E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Aug 10 2019 01:15:13
AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518141983
+E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Aug 10 2019 01:15:13
AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
518141978
+E-mail/PDF: cbp@onemainfinancial.com Aug 10 2019 01:22:52
American General Financial/Springleaf Fi, Springleaf Financial/Attn: Bankruptcy De, Po Box 3251, Evansville, IL 47731-3251
518141990
+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 10 2019 01:22:15 Capital One, Po Box 30281, Salt Lake City, UT 84130-0281

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 76

Date Rcvd: Aug 09, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518141993 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 10 2019 01:22:15 Capital One,
Po Box 30253, Salt Lake City, UT 84130-0253
518141985 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 10 2019 01:23:02 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518141995 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Aug 10 2019 01:23:12
Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518141996 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Aug 10 2019 01:21:39
Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407
518229738 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 10 2019 01:39:19
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518141998 +E-mail/Text: bankruptcy@certifiedcollection.com Aug 10 2019 01:15:40
Certified Credit & Collection Bureau, P.O. Box 1750, Whitehouse Station, NJ 08889-1750
518142007 +E-mail/PDF: creditonebknotifications@resurgent.com Aug 10 2019 01:23:07 Credit One Bank,
Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
518142008 +E-mail/PDF: creditonebknotifications@resurgent.com Aug 10 2019 01:23:13 Credit One Bank,
Po Box 98872, Las Vegas, NV 89193-8872
518142013 +E-mail/Text: bknotice@ercbpo.com Aug 10 2019 01:15:57 ERC/Enhanced Recovery Corp,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
518142012 +E-mail/Text: bknotice@ercbpo.com Aug 10 2019 01:15:58 ERC/Enhanced Recovery Corp,
Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
518142015 E-mail/Text: cio.bncmail@irs.gov Aug 10 2019 01:14:52 Internal Revenue Service (IRS),
Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
518142017 +E-mail/Text: BKRMailOPS@weltman.com Aug 10 2019 01:15:20 Jared/Sterling Jewelers,
375 Ghent Rd, Fairlawn, OH 44333-4601
518142019 E-mail/Text: camanagement@mtb.com Aug 10 2019 01:15:20 M & T Bank, Attn: Bankruptcy,
Po Box 844, Buffalo, NY 14240
518142020 E-mail/Text: camanagement@mtb.com Aug 10 2019 01:15:20 M & T Bank, Po Box 7678,
Buffalo, NY 14240
518142027 +E-mail/PDF: pa_dc_claims@navient.com Aug 10 2019 01:23:08 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
518142034 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Aug 10 2019 01:21:39 Regional Acceptance Co,
Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, NC 27858-4105
518142035 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Aug 10 2019 01:21:39 Regional Acceptance Co,
621 West New Port Pike, Wilmington, DE 19804-3235
518142041 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:22:04 Synchrony Bank,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518144048 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:22:53 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518142043 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:22:04 Synchrony Bank,
C/o Po Box 965036, Orlando, FL 32896-0001
518279897 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:21:24 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518142045 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:22:04 Synchrony Bank/PC Richard,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518142046 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:21:24 Synchrony Bank/PC Richard,
C/o Po Box 965036, Orlando, FL 32896-0001
518142047 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:22:04 Synchrony Bank/Walmart,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518142049 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:22:05 Synchrony Bank/Walmart,
Po Box 965024, Orlando, FL 32896-5024
518142057 +E-mail/Text: EDBKNotices@ecmc.org Aug 10 2019 01:13:54 US Dept of Education, Po Box 5609,
Greenville, TX 75403-5609
518142054 +E-mail/Text: EDBKNotices@ecmc.org Aug 10 2019 01:13:54 US Dept of Education,
Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
518142063 +E-mail/Text: vci.bkcy@vwcredit.com Aug 10 2019 01:16:08 Volkswagen Credit, Inc,
1401 Franklin Blvd, Libertyville, IL 60048-4460
518142062 +E-mail/Text: vci.bkcy@vwcredit.com Aug 10 2019 01:16:08 Volkswagen Credit, Inc,
Attn: Bankruptcy, Po Box 3, Hillboro, OR 97123-0003

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518141984* +AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518141979* +American General Financial/Springleaf Fi, Springleaf Financial/Attn: Bankruptcy De,
Po Box 3251, Evansville, IL 47731-3251
518141981* +American General Financial/Springleaf Fi, Po Box 912, Toms River, NJ 08754-0912
518142006* ++CORNERSTONE EDUCATION LOAN SERVICES, PO BOX 145132, SALT LAKE CITY UT 84114-5132
(address filed with court: Cornerstone/American Education Services, Pob Box 145122,
Salt Lake City, UT 84114)
518141991* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518141992* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518141994* +Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
518141986* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518141987* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518141988* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518141989* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518142004* +Cornerstone/American Education Services, Attn: Bankruptcy, Po Box 2461,
Harrisburg, PA 17105-2461
518142022* +Membersource Credit Un, 10100 Richmond Ave, Houston, TX 77042-4208

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Form ID: pdf901

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Total Noticed: 76

Date Rcvd: Aug 09, 2019

***** BYPASSED RECIPIENTS (continued) *****

518142023* +Membersource Credit Un, 10100 Richmond Ave, Houston, TX 77042-4208
518142024* +Membersource Credit Un, 10100 Richmond Ave, Houston, TX 77042-4208
518142031* +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
518142033* +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
518142039* +St. Peter's University Hospital, 254 Easton Ave., New Brunswick, NJ 08901-1766
518142042* +Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518142044* +Synchrony Bank, C/o Po Box 965036, Orlando, FL 32896-0001
518142048* +Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518142050* +Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
518142058* +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609
518142059* +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609
518142055* +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
518142056* +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
TOTALS: 0, * 26, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Justin M Gillman on behalf of Joint Debtor Sharetta M Belfort ecf@gbclawgroup.com,
5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com
Justin M Gillman on behalf of Debtor Dwinel M Belfort ecf@gbclawgroup.com,
5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com
Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6